

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

HEATHER MARIE HAGENS

Debtor(s)

Case No. 16-20376CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/05/2016.
- 2) The plan was confirmed on 04/12/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/19/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/09/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,715.08.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$39,325.00
Less amount refunded to debtor	\$323.38

NET RECEIPTS: **\$39,001.62**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,852.34
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,352.34**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	336.30	336.30	336.30	261.86	0.00
BANK OF AMERICA NA**	Unsecured	5,602.00	5,602.21	5,602.21	4,362.10	0.00
BHS PRIMARY CARE	Unsecured	31.10	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	743.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	678.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES++	Unsecured	116.90	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	833.00	NA	NA	0.00	0.00
CULLIGAN WATER CONDITIONING	Unsecured	96.22	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	21.00	NA	NA	0.00	0.00
FLAGSHIP CREDIT ACCEPTANCE	Secured	0.00	0.00	0.00	0.00	0.00
FLAGSHIP CREDIT ACCEPTANCE	Secured	21,556.36	21,556.36	21,556.36	21,556.36	1,868.01
GROVE CITY AREA FCU	Unsecured	3,371.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	16,918.80	16,918.80	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,720.16	NA	2,720.16	0.00	0.00
JAMESON HEALTH SYSTEM	Priority	433.00	2,775.00	0.00	0.00	0.00
JAMESON HEALTH SYSTEM	Unsecured	257.00	4,048.80	6,823.80	5,313.27	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,351.00	NA	NA	0.00	0.00
LUCIEN DIAGNOSTIC IMAGING INC+	Unsecured	96.00	NA	NA	0.00	0.00
MID AMERICA BANK & TRUST	Unsecured	258.00	369.46	369.46	287.68	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	2,358.00	NA	NA	0.00	0.00
PULASKI TWP MUNICIPAL AUTH	Unsecured	772.20	NA	NA	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	98,621.52	98,621.52	0.00	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	1,175.28	0.00	0.00	0.00
SYNCHRONY BANK++	Unsecured	4,077.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	2,811.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,556.36	\$21,556.36	\$1,868.01
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,556.36	\$21,556.36	\$1,868.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,720.16	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,720.16	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,131.77	\$10,224.91	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,352.34</u>	
Disbursements to Creditors	<u>\$33,649.28</u>	
TOTAL DISBURSEMENTS :		<u>\$39,001.62</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/18/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.